

**FACTORS AFFECTING CUSTOMER SATISFACTION
AND CUSTOMER LOYALTY OF E-BANK USERS: A
CASE STUDY IN INDONESIA**

THESIS

**Compiled as one of the requirements to complete the
Master Study Program
At the Department of Management, Faculty of
Management**



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**MANAGEMENT MASTER PROGRAM
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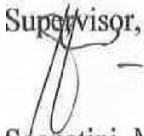
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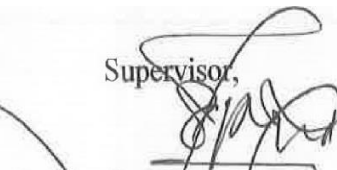
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Surakarta, June 2020

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Abstract

FACTORS AFFECTING CUSTOMER SATISFACTION AND CUSTOMER LOYALTY OF E-BANK USERS: A CASE STUDY IN INDONESIA

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This study attempted to determine the factors affecting customer satisfaction and customer loyalty of e-bank users in Indonesia. This study utilized quantitative research design. The research population were e-bank users while the total sample size was 153 e-bank users from Indonesia respectively. The sampling technique utilized was convenience sampling. Data collection techniques used instruments that were tested first for validity and reliability. The data analysis technique utilized path analysis using PLS-SEM with Smart PLS version 3.0. The results from the analysis suggest that customer trust, had a positive and significant effect on customer satisfaction, and service quality had no significant effect on customer satisfaction of e-bank users in Indonesia. Furthermore, the results of the analysis suggest that customer trust had a positive and significant effect on customer loyalty in Indonesia. On the other hand, service quality had no significant effect on customer loyalty in Indonesia. The result of mediating testing is not evidenced. Finally, customer satisfaction had no significant effect on customer loyalty for Indonesians e- bank users.

Key words: customer satisfaction, e-bankers, customer loyalty, customer trust, service quality.

FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUASAN PELANGGAN DAN LOYALITAS PELANGGAN E-BANK PENGGUNA: STUDI KASUS DI INDONESIA

Precious Chikotosa

Studi ini berusaha untuk menganalisis faktor-faktor yang mempengaruhi kepuasan pelanggan dan loyalitas pengguna e-bank di Indonesia. Penelitian ini menggunakan desain penelitian kuantitatif. Populasi penelitian adalah semua nasabah sedangkan total sampel adalah 153 pengguna bank syariah di Indonesia. Teknik pengambilan sampel yang digunakan adalah *convenience sampling*. Teknik pengumpulan data menggunakan kuisioner yang telah diuji terlebih dahulu untuk validitas dan reliabilitas. Teknik analisis data menggunakan analisis jalur dengan menggunakan PLS-SEM dengan Smart PLS versi 3.0. Hasil dari analisis menunjukkan bahwa kepercayaan pelanggan, memiliki efek positif dan signifikan terhadap kepuasan pelanggan baik di Indonesia. Sedangkan kualitas layanan tidak berpengaruh signifikan terhadap kepuasan pelanggan pengguna bank syariah baik di Indonesia. Selanjutnya, hasil analisis menunjukkan bahwa kepercayaan pelanggan memiliki positif dan signifikan terhadap loyalitas pelanggan baik di Indonesia . Di sisi lain, kualitas layanan tidak berpengaruh signifikan terhadap loyalitas pelanggan di Indonesia. Hasil pengujian variabel mediasi tidak terbukti. Yang terakhir, kepuasan pelanggan tidak berpengaruh signifikan terhadap loyalitas pelanggan untuk kaus Indonesia. .

Kata kunci: kepuasan pelanggan, e-bankir, loyalitas pelanggan, kepercayaan pelanggan, kualitas layanan.

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